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(21) International Application Number: PCT/US00/07457 (22) International Filing Date: 20 March 2000 (20.03.00) (30) Priority Data: <table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">60/125,008</td> <td style="width: 40%;">18 March 1999 (18.03.99)</td> <td style="width: 30%;">US</td> </tr> <tr> <td>09/280,483</td> <td>30 March 1999 (30.03.99)</td> <td>US</td> </tr> <tr> <td>60/130,600</td> <td>22 April 1999 (22.04.99)</td> <td>US</td> </tr> <tr> <td>60/130,599</td> <td>22 April 1999 (22.04.99)</td> <td>US</td> </tr> <tr> <td>60/138,428</td> <td>10 June 1999 (10.06.99)</td> <td>US</td> </tr> <tr> <td>60/139,167</td> <td>15 June 1999 (15.06.99)</td> <td>US</td> </tr> <tr> <td>09/369,902</td> <td>6 August 1999 (06.08.99)</td> <td>US</td> </tr> <tr> <td>60/161,283</td> <td>25 October 1999 (25.10.99)</td> <td>US</td> </tr> <tr> <td>60/165,231</td> <td>11 November 1999 (11.11.99)</td> <td>US</td> </tr> </table> (71)(72) Applicant and Inventor: COHEN, Morris, E. [US/US]; Suite 2400, 757 Third Avenue, New York, NY 10017 (US). (74) Agents: COHEN, Morris, E. et al.; Levisohn, Lerner, Berger & Langsam, Suite 2400, 757 Third Avenue, New York, NY 10017 (US).		60/125,008	18 March 1999 (18.03.99)	US	09/280,483	30 March 1999 (30.03.99)	US	60/130,600	22 April 1999 (22.04.99)	US	60/130,599	22 April 1999 (22.04.99)	US	60/138,428	10 June 1999 (10.06.99)	US	60/139,167	15 June 1999 (15.06.99)	US	09/369,902	6 August 1999 (06.08.99)	US	60/161,283	25 October 1999 (25.10.99)	US	60/165,231	11 November 1999 (11.11.99)	US	(81) Designated States: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG). Published <i>With international search report. Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i>
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(54) Title: SYSTEMS FOR FINANCIAL AND ELECTRONIC COMMERCE																													
(57) Abstract <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>A system for electronic commerce including banking tools, products and services. The system includes customizable banking products (figure 7) and cards (figure 6), and methods and systems for conducting financial transactions (figure 9) and maintaining records over the Internet.</p> </div> <div style="width: 50%; text-align: center;"> <p>Server for storing and transmitting data</p> <p>↓</p> <p>Creation of a webbank by a user on server (preferably via the Internet using a browser), the server preferably being a central site for all webbanks and being managed by a central authority (such as a chartered bank), with all transfers of information to or from the server preferably being encrypted</p> <p>↓</p> <p>Transmissions of information to and from the user's webbank, the transmissions being conducted by the user, by third parties, and/or by the central authority, such as: transmissions transferring funds between the webbank and any other financial source (e.g. another webbank, a traditional bank or other financial institution, a credit card, wire transfer or cash payment to the central authority, etc.) and transmissions regulating, managing or programming the accounts, subaccounts, funds or other assets, and so forth, on the webbank</p> </div> </div>																													